

**2013**  
**BC/BS OF KANSAS**

Plan 65 (A/C/F/K/N) Rates																
Age*	Plan A		Plan C		Plan C Select		Plan F		Plan F Select		Plan K		Plan K Select		Plan N	
	2013	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013	2012
65**	107.18	101.59	138.90	131.66	98.82	93.67	144.43	136.90	105.03	99.55	73.85	70.00	58.38	55.34	107.31	101.72
66	110.55	104.79	143.56	136.08	102.09	96.77	149.21	141.43	108.50	102.84	76.31	72.33	60.34	57.19	110.86	105.88
67	114.01	108.07	148.30	140.57	105.49	99.99	154.14	146.10	112.14	106.20	78.84	74.73	62.33	59.08	114.53	108.55
68	117.56	111.43	153.18	145.19	109.02	103.34	159.29	150.99	115.83	109.79	81.42	77.18	64.39	61.03	118.35	112.19
69	121.27	114.95	158.28	150.03	112.60	106.73	164.51	155.93	119.65	113.41	84.15	79.76	66.54	63.07	122.23	115.86
70	125.10	118.58	163.55	155.02	116.31	110.25	169.98	161.12	123.60	117.16	86.93	82.40	68.74	65.16	126.30	119.71
71	129.09	122.36	169.84	160.99	120.13	113.87	176.48	167.28	127.74	121.08	90.28	85.57	71.37	67.65	131.12	124.29
72	133.09	126.15	176.40	167.20	124.75	118.25	183.32	173.76	132.61	125.70	93.78	88.89	74.13	70.27	136.21	129.10
73	137.34	130.18	183.19	173.64	129.59	122.83	190.35	180.43	137.76	130.58	97.38	92.30	76.98	72.97	141.43	134.06
74	141.64	134.26	190.20	180.28	134.58	127.56	197.70	187.39	143.06	135.60	101.11	95.84	79.94	75.77	146.89	139.23
75	146.03	138.42	197.55	187.25	139.77	132.48	205.27	194.57	148.60	140.85	105.03	99.55	83.03	78.70	152.52	144.57
76	150.64	142.79	205.81	195.08	145.14	137.57	213.93	202.78	154.29	146.25	109.41	103.71	86.51	82.00	158.95	150.67
77	155.45	147.35	214.44	203.26	151.20	143.32	222.91	211.29	160.75	152.37	113.98	108.04	90.13	85.43	165.62	156.99
78	160.32	151.96	223.43	211.78	157.61	149.39	232.27	220.16	167.49	158.76	118.76	112.57	93.91	89.01	172.58	163.58
79	165.34	156.72	232.79	220.65	164.22	155.66	241.97	229.36	174.48	165.38	123.74	117.29	97.82	92.72	179.78	170.41
80+	170.56	161.67	242.59	229.94	171.07	162.15	252.12	238.98	181.81	172.33	128.96	122.24	101.97	96.65	187.33	177.56

\* 2012 minus the year of birth equals the age the rate is based on.

\*\* If at least 65 years old and Medicare entitlement date is after 04/28/1996.

Plan 65 Step Rates					
Traditional Plan	2013	2012	Age at Enrollment	2013	2012
Plan 65 (Issued at age 65)	258.27	244.81	66-69	268.60	254.60
	232.00	220.00	70-74	284.10	269.25
State of Kansas Retirees Call KDHE-DHCF 1-866-541-7100			75-79	299.55	283.95
			80-84	307.30	291.30
			85+	317.65	301.10

Optional Riders		
	2013	2012
Dental	27.19	26.77
Cancer	6.50	6.50
Security Plan	13.56	13.56
Hospital Confinement	7.12	7.12
Hospital Indemnity	12.02	12.02

**BC/BS of Kansas Rates**  
**Instructions for Using the Rate Chart**

Use this chart to determine the new premium.

Do not contact BC/BS of Kansas directly to verify the premium.

If the premium is questionable, contact the recipient to verify the amount.

To determine the new premium amount, follow the steps below:

- A. For traditional BC/BS Plan 65 Coverage, the rate will correspond to the rate from the previous year.

**For Example:** An individual with a premium of \$244.81 in 2012 will have a premium of \$258.27 in 2013.

- B. For Plans A, C, C Select, F, F Select, K, K Select, and N, the new rate is adjusted based on the person's age. The individual's age on 01-01-2013 is used.

1. To find the age on 01-01-2013, subtract the year of birth from 2012. The 2013 rate will be based on this age.
2. Determine the current type of plan and premium.
3. Find the premium amount for the same plan using the new age.
4. This amount is the new premium for 2013.

**For Example:** An individual born in 1935 with coverage under Plan C had a premium in 2012 of \$195.08 based on an age of 76 years old.

The new premium is based on the individual's new age of 77 years old (2012 - 1935 = 77). Assuming coverage is left unchanged, the 2013 premium for this individual will be \$203.26.

- C. Rates for individuals age 80 years or older will be the 80+ rate. All individuals under age 65 will be at the age 65 rate.
- D. Premiums for the Dental and Cancer optional rider plans are an allowable expense. However, premiums for the Security Plan, Hospital Confinement and Hospital Indemnity optional rider plans are not allowable as an expense because those three are indemnity plans.